

# MLC Wholesale IncomeBuilder™

Fact sheet | 31 December 2018

Fund facts	
Asset class	Australian shares - income
Inception date	01 December 2010
Investment menu code	UF23
APIR code	ALL0027AU
Investment management cost (ICR) <sup>1</sup>	0.72%p.a.
Buy/sell spread	0.20% / 0.20%
Suggested minimum investment period	7 Years
Risk level	6 - High
Invests into	MLC Wholesale IncomeBuilder™ (APIR: MLC0264AU)

## Investment objective

Aims to provide an income stream (excluding capital gains) that grows each year, by investing primarily in Australian shares.

## Investment approach

Targets an absolute return over time, by investing in a global, diversified portfolio of predominantly investment grade fixed income securities, according to the manager's global macroeconomic and market views. Invests primarily in Australian companies that have the potential to provide future growth in dividends. Expected to generate tax-effective returns by investing in companies expected to have high franking levels and by carefully managing the realisation of capital gains.

## About the investment manager

MLC has been looking after the investment needs for generations of Australians. MLC believes the best way to manage portfolios is to employ the skills of multiple specialist investment managers. MLC's investment experts have extensive knowledge and experience at designing and managing portfolios using a multi-manager investment approach. The MLC Group of companies is the wealth manager division of National Australia Bank and manages \$208 billion (as at 30 June 2017) on behalf of individual and corporate investors in Australia.

## Performance<sup>2</sup> (after tax and management fees)

	Performance
1 month (%)	-2.36
3 months (%)	-7.62
6 months (%)	-7.14
1 year (%)	-8.49
2 year (p.a. %)	-2.27
3 year (p.a. %)	0.77
5 year (p.a. %)	2.31
7 year (p.a. %)	6.09
10 Year (p.a. %)	-
Since Inception (p.a. %)	4.48

## Notes

<sup>1</sup> The Indirect Cost Ratio (ICR) includes the investment manager's fees, estimated performance fee (if applicable), estimated expense recoveries and other indirect costs as a percentage of total average assets of the investment option as at 30 June 2018, but excludes indirect transactions and operation costs (see latest copy of the PDS).

<sup>2</sup> Past performance is not an indicator of future performance.

# MLC Wholesale IncomeBuilder™

Fact sheet | 31 December 2018

## Growth of \$1,000 since inception



## Target asset allocation

	Range
Australian shares	100%
<b>Actual asset allocation<sup>3</sup></b>	
	Range %
Cash	1.65
Australian shares	90.51
Australian fixed interest	1.14
Australian property	4.69
International shares	1.46
Other	0.55
<b>Total</b>	<b>100.00</b>

## Notes

<sup>3</sup> Asset allocations are updated quarterly.

### Investor services

Phone 1800 806 362  
Email enquiry@genlife.com.au

### Adviser services

Phone 1800 333 657  
Email advisers@genlife.com.au

Important notice: Generation Life Limited (Generation Life) AFSL 225408 ABN 68 092 843 902 is the issuer of Investment Bonds (IB). In deciding to acquire an IB or to hold an IB (including switching between Investment Portfolio options), you should obtain the relevant PDS and consider its content. We recommend that you obtain financial, legal and taxation advice before making any investment decision, including switching Investment Portfolios. Generation Life does not guarantee (whether expressly or impliedly) investment returns or the return of capital invested when investing in IB Investment Portfolios. The information in this Adviser Reference Sheet does not take account of your objectives, financial situation or needs. Past performance is not an indicator of future performance. Performance is measured by Investment Portfolio unit price movements (after Tax and Management fees). The above-listed information is correct up to and including 31 December 2018 only.